

Consumer Watch



Sandy City Police Department
Crime Prevention Unit

A Crime Prevention Guide for Sandy City Residents and Businesses

As times change, so does the criminal element and their ability to find new ways to scam the public. Each of us needs to be cautious when dealing with unfamiliar individuals and businesses wanting to provide unsolicited services, in addition to those we seek services from. Be vigilant in your search. Become educated to make sure you choose an honest and legitimate business.

The following provides information to assist you in protecting yourself and your assets from those looking to take them from you.



Chief Kevin Thacker
Sandy City Police Department

Phone Scams & Telemarketers

There are a variety of scams our citizens have experienced first hand. These shysters' sharp practices entice and intimidate young and old alike. Be aware. If it sounds too good to be true, it probably is. Remember, nothing is free.

Sweepstakes or Lottery

The Scam

You receive a phone call or email stating you are a winner in the international lottery program. The cash prize is over a million US dollars. To claim your prize you need to email or provide the following information over the phone:

1. Full name
2. Date of Birth
3. Sex
4. Age
5. Marital Status
6. Nationality
7. Occupation
8. Telephone
9. Fax
10. Winner reference number provided on email
11. The email or caller may ask for your banking information which you should never share over the phone or through email.

Crime Prevention Tip

These con-artists will advise you to keep your conversation confidential from the public until after you receive your prize. Further instructions may provide procedures to claim your prize which usually includes pre-paying taxes on your winnings. If they ask you to contact them by phone, do not call the number. You may pay a tremendous fee for the phone call.

And by all means, don't mail or wire any money.



MoneyGram

Grandchild or Relative Call from Jail

The Scam

Adding to the mix of phone scams is one that plays on the sympathies of elderly relatives.

For instance:

Grandma receives a phone call from a person who she believes is her grandson. The individual convinces his “grandmother” he has been arrested and in jail. He then pleads with her to send money through a money wire service to pay for his bail.

People who take the bait can be swindled out of thousands of dollars before realizing they have been deceived.



Crime Prevention Tips

- ✓ Contact other family members to verify information.
- ✓ Call the person in question to verify information given during phone call.
- ✓ Do not respond to this phone call by sending any money.
- ✓ Never give out personal information.
- ✓ Report scam to authorities.

Sandy City Police Department
10000 South Centennial Way
Sandy, Utah 84070
801-568-7200

Federal Trade Commission Compliant Assistant
<https://www.ftccomplaintassistant.gov/#crnt&panel1-1>

IRS Call

The Scam

Numerous citizens have been targeted with IRS scams. The caller may be forceful and even insulting. One may receive a call similar to the following:

Caller: This is John Smith, a collections agent from the Internal Revenue Service (IRS). Our records show you have back taxes that need to be paid.

Citizen: I have paid all of my taxes and as far as I am aware, I do not owe the IRS any money.

Caller: If you do not pay the back taxes immediately, you may face fines, have drivers' privileges suspended, or even arrest.

Crime Prevention Tips

- ✓ Don't react to callers that are asking you for money.
- ✓ Never give out your social security or credit card information.
- ✓ Don't give out PIN numbers for credit/debit cards.
- ✓ Don't install software or visit internet websites a caller may instruct you to do.

Remember the IRS will not contact you by phone or email when owing back taxes. If you receive a call from a supposed IRS agent, contact your local police department or IRS for more information.

Report the incident to TIGTA (The Internal Revenue Service and the Treasury Inspector General for Tax Administration) at 1.800.366.4484 or forward email to: phising@irs.gov.

Charity Donation Call

The Scam

Have you ever received a call from a non-profit organization looking to raise funds for a worthy cause?

For example:

Caller: Greetings, I am representing the F.O.P. Police Union in your area. Our organization provides financial support for the families of officers who have lost their life in the line of duty. We also assist their children with college tuition. We would like to provide you the opportunity to donate to this worthy cause and show your support.

Other so called organizations soliciting donations can stem from disaster victims assistance, childhood diseases, hospitals and public services (i.e.: police and fire organizations). Always verify charity name and look them up.

Crime Prevention Tips

- ✓ Don't succumb to pressure or feel guilty for not donating.
- ✓ Never give out personal information.
- ✓ Contact the Better Business Bureau concerning legitimate charitable organization existence;

3703 West 6200 South
Salt Lake City, UT 84129
801-892-6009
1-800-456-3907 (toll-free)
801-892-6002 fax

Website for local accredited charities;

<http://www.bbb.org/utah/accredited-business-directory/category-code/90021-000/salt-lake-city-ut?cbbb=1>

Telemarketers

Did you know it is against the law for telemarketers to;

- Call the consumer if requested not to do so.
- Withdraw funds from any account without expressed permission from consumer.
- Misrepresent the quality or profitability of their products and services.
- Hold back information from the consumer, their identity and purpose of the call.



To block telemarketers you can contact the National Do Not Call Registry; 888-382-1222 or signup online - www.donotcall.gov.

If you receive a call from a telemarketer, tell them to "Put me on your 'do not call' list."

Consider obtaining an unlisted number.

Reduce Junk Mail

Register your name and address by sending your information to:

DMA Choice

Direct Marketing Association

P.O. Box 643

Carmel, New York 10512

There is a \$1.00 fee

or

Sign up online – www.DMAchoice.org

Door to Door Home Improvements

The Scam

A self-professed contractor knocks on your door and advises you it is time to replace your roof. He goes on to say he is replacing other roofs on homes in your area. Because of this he has been able to save money on roofing supplies and would like to pass this savings on to you. But you must act today to be eligible for this offer.

To proceed with your project it will be necessary to make a substantial deposit. You decide it would be advantageous to take this contractor up on his offer and write him a check. He leaves you his name and cell phone number with a proposed time to begin.

Not hearing from the contractor you try to contact this person by phone just to find out the phone number is no longer in service.

Crime Prevention Tips

- ✓ Do not give anyone money or personal information until you have verified the contractor is legitimate.
- ✓ Get referrals from neighbors and friends who have done business with this contractor.
- ✓ Look for company name on vehicle and check to see if license plate is from in or out of state, then record the number.
- ✓ Get everything in writing. Don't rely on a "gentleman's" handshake or promise.
- ✓ Check contractors' credentials and license.

Don't be a Victim



Check contractors work history with the Better Business Bureau or Utah State Consumer Protection Agency:

<http://consumerprotection.utah.gov/>

Buyer Beware List

<http://consumerprotection.utah.gov/downloads/buyer-beware.pdf>

Financial Scams & Identity Theft

Identity Theft

When you least suspect it, identity thieves utilize techniques to gain access to your personal information. Their purpose is to defraud retailers, banks, financial institutions, and government entities by using your name. In return you receive notification someone has used your identity, which subsequently leaves you with a mess to clean up.

Types of Fraud Committed by Identity Thieves:

- Credit card fraud – thief uses card for purchases or opening new accounts in your name.
- Loan & Investment Fraud – thief uses your name to apply for a loan or investment schemes (i.e.; Ponzi, pyramid).
- Utilities Fraud – thief uses your name to begin utility service.
- Employment Fraud – thief uses your social security number to obtain job.
- Medical Fraud – thief applies for medical care coverage payments using your name.

A Few Ways Information is Obtained:

- Dumpster diving
- Stealing wallets and purses
- Vehicle or home burglary
- Stealing mail

Crime Prevention Tips

- ✓ Purchase shredder – shred all junk or documents with your information.
- ✓ Don't put mail in mailbox – go to the post office.
- ✓ Always retrieve receipts from ATM's or check out stations.
- ✓ Make sure your bills are coming in on time – if not call service utility offices.
- ✓ Place alert on credit report.
 - For free credit report go to: www.annualcreditreport.com

Credit Bureaus:

Equifax – www.equifax.com

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285

TDD 800-255-0056 and write:

PO Box 740241, Atlanta, GA 30374-0241

Experian – www.experian.com

To order your report, call: 888-EXPERIAN (397-3742)

To report fraud, call: 888-EXPERIAN (397-3742)

TDD 800-972-0322 and write:

PO Box 9532, Allen, TX 75013

TransUnion – www.transunion.com

To order your report, call: 800-888-4213

To report fraud, call: 800-680-7289

TDD 877-553-7803; fax: 714-447-6034; email:

fvad@transunion.com or write: Fraud Victim Assistance Department,
PO Box 6790, Fullerton, CA 92634-6790

Free Lunch Seminars

The Scam



You receive an invitation in the mail for a free lunch investment seminar. The invitation states you will receive investment information how you can earn exceptional returns and increase your retirement fund. These seminars are usually conducted at an upscale establishment.

The invitation focuses on educating participants but in reality this free lunch is designed to recruit investors and open new accounts.

Remember:

- These seminars are designed to sell financial products.
- Don't be deceived by fancy dressers and door prizes.
- Those speaking at the seminar may not actually work for the investment firm.

Crime Prevention Tips

- ✓ Check business credentials of salespeople, and contact the Better Business Bureau for information.
- ✓ Do not leave your financial assets in the hands of an investment professional.
- ✓ Don't become a victim of fear instilled by an investment professional. (i.e. being hospitalized, adverse event)
- ✓ Take the necessary time needed to research any investment opportunity. Do your homework before you buy.

If you think you have been defrauded or have a complaint mail or fax:

FINRA Complaints and Tips
9509 Key West Avenue
Rockville, MD 20850
Fax: (866) 397-3290

Or file online

<https://www.finra.org/investors/file-complaint>

Travel Scams



You receive notification in the mail you have won a free 3 – 4 day vacation at a plush Bahamas Resort. Your only requirement is to attend a presentation describing the property and all the perks that come with it. They may also indicate you are in a good position to join their travel club.

The notification explains that prior to your stay; you will need to secure your reservation with a \$500.00 deposit that will take care of any taxes and luggage fees.

This may sound like a great opportunity, but many are naïve to the unscrupulous tactics of these crooks and their attempt to defraud them.

Crime Prevention Tips:

- ✓ Research the company making offer.
- ✓ Are there membership and annual fees?
- ✓ Do you have the right to cancel your membership at anytime?
- ✓ Will there be blackout dates and times you cannot book your vacation?
- ✓ Be wary of free gift offers and pressure to buy.
- ✓ Don't fall for a free vacation; it more than likely is a scam.

If you wish to file a complaint or get more information:

www.consumer.sc.gov

or call toll-free



1-800-922-1594.

Medical Supplies and Pharmacy Scams

Fraudulent Online Pharmacies Scam

With the high cost of medications, some individuals look for ways to save money. Because of their financial situation they may resort to purchasing their drugs from online pharmacies.

The problem:

- How can you tell if you are dealing with a bona fide or bogus company?
- The medications may not be safe. 
- The medications may be counterfeit. 
- You may open yourself to identity theft using these fake pharmacies.
- Many phony pharmacies are based in Canada and overseas countries. Often these pharmacies have organized crime connections.
- Fake pharmacies don't sell safe medications

Crime Prevention Tips:

- ✓ Be sure pharmacy requires a prescription from a licensed physician.
- ✓ Make sure pharmacy has contact information, address and phone number.
- ✓ Don't give out any personal information before you read website privacy policy. Make sure website is secure.
- ✓ Be aware of membership fees and know what you will receive if you sign up.

For more information concerning the safety of online pharmacy's go to the **FDA** U.S. Food and Drug Administration Be Safe RX.

<http://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/BuyingMedicinesOvertheInternet/BeSafeRxKnowYourOnlinePharmacy/default.htm>

Another source:

National Association of Boards of Pharmacy NABP

<http://www.nabp.net/programs/accreditation/vipps/find-a-vipps-online-pharmacy>

Medical Scams

With the ever increasing costs of medical procedures and treatments, many are choosing alternative sources for their health needs. Non-traditional remedies with the promise of improved health become popular due to personal budget restraints.



The problem:

There are a plethora of fraudulent companies and hooligans waiting to make a buck from unsuspecting consumers. They claim, at a reduced price, their products are equal to standard treatments, medications or a miracle cure.

Crime Prevention Tips:

- ✓ Don't be deceived by unfamiliar fruit juice claims.
- ✓ Beware of products that claim unusual weight loss miracles.
- ✓ Be careful with toxin cleansing products and procedures.
- ✓ Consult your physician before trying unconventional therapies.
- ✓ Never give salesman your personal information.

For more information on medical schemes:

FBI consumer alerts

<http://oig.hhs.gov/fraud/consumer-alerts/index.asp>

or

Senior Watch

<http://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes.aspx>

This pamphlet is designed to furnish our citizens crime prevention information to assist them when faced with annoying individuals pressing to make a sale. Don't become their next victim.



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10000 South Centennial Parkway
Sandy, Utah 84070
801-568-6096